

Ashley M. Gjøvik, JD
In Propria Persona
(415) 964-6272
ashleymgjavik@protonmail.com
Boston, MA

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS

IN RE:

ASHLEY M. GJOVIK.

CHAPTER 7 CASE NO: 25-11496
JUDGE CHRISTOPHER J. PANOS

DEBTOR'S OPPOSITION TO
TRUSTEE'S NOTICE OF
ABANDONMENT AT DKT. 25

CERTIFICATE &
PROOF OF SERVICE

CERTIFICATE & PROOF OF SERVICE OBJECTION TO NOTICE OF ABANDONMENT

1. My name is Ashley Marie Gjovik. I am a self-represented Debtor in this above captioned matter. On Sept. 12 2025, I filed an Opposition/Response to Trustee's Notice of Abandonment, with Declarations and Exhibits. My response was docketed at Dkt. 32. This is a Certificate and Proof of Service for those filings.

2. On Sept. 12 2025, I emailed the Trustee a copy of the Objections, Declaration, and Exhibits. (mdegiasimo@harrisbeachmurtha.com, Exhibit A). The Trustee was also served via electronic service through PACER.

3. On Sept. 11 2025, Creditor Apple had counsel register for and consent to electronic service and efilings in this case and thus would have been served a copy of the filings. Apple's counsel confirmed in email on Sept. 17 2025 that they are receiving notifications for the case and also refused to provide information regarding mail service or to confirm that Apple would accept mail service. (Exhibit B). Mail service is also sent for these filings (Apple, USPS tracking no. 9405 5301 0935 5213 9918 40; Goldman Sachs, USPS tracking no. 9410 8301 0935 5006 1960 73).

4. On Sept. 17 2025, I mailed a copy of the Objections, Declaration, and Exhibits to Bank of America (USPS tracking no. 9410 8301 0935 5006 1326 51). On Sept. 16 2025, I also faxed a copy to BOA's fax line. (Exhibit C).

5. On Sept. 17 2025, I mailed a copy of the Objections, Declaration, and Exhibits to J.P. Morgan Chase Bank (USPS tracking no. 9410 8301 0935 5006 1326 44). On Sept. 16 2025, I also faxed a copy to BOA's fax line. (Exhibit D).

6. On Sept. 16 2025, I emailed a copy of the Objections, Declaration, and Exhibits to Tremont Dental Care. I used an email address that I previously corresponded with their office regarding financial matters. (Exhibit E).

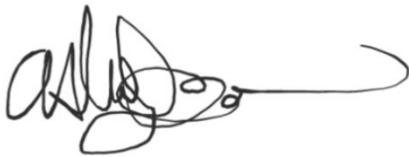
7. On Sept. 16 2025, I emailed a copy of the Objections, Declaration, and Exhibits to the U.S. Department of Education and Aidvantage via their counsel in the Adversary Proceeding at 25-01104. (Exhibit F).

8. On Sept. 17 2025, I emailed a copy of the Objections, Declaration, and Exhibits to Boston Medical Center, who confirmed receipt. (Exhibit G).

9. I believe all creditors in this case were now sufficiently notified about the scope of the claims at issue – including the numerous potential causes of action, multiple defendants, and the potential value of the claims.

10. I hereby certify that true and correct copies of proofs of service and related documents are attached as exhibits. I declare under penalty of perjury under the laws of the United States of America, and in compliance with Fed.R.Bankr.P. Rule 9011, that the foregoing is true and correct. Executed on September 22 2025 in Boston, Massachusetts.

Respectfully submitted,



/s/ Ashley M. Gjovik

In Propria Persona

18 Worcester Square, Apt 1

Boston, MA 02118

Dated: September 22 2025

EXHIBIT A

Re: Ashley Gjovik | Chapter 7 Case 25-11496

From Ashley Gjovik
To Mark G. DeGiacomo
Date Friday, September 12th, 2025 at 7:57 PM

Hello,

I filed my response to your Notice of Abandonment at Dkt. 25 today.

The pro se Clerk probably won't post it until Monday-Tuesday, so I'm attaching an email version for you.

Going forward, I would highly encourage you to consider collaborating with me on your draft of my own facts/claims. Hopefully we can work together on this to ensure those summaries are accurate and to avoid the need for me to have to file objections and motions requesting intervention.

-Ashley

—
Ashley M. Gjovik
BS, JD, PMP

Sent with [Proton Mail](#) secure email.

On Thursday, September 11th, 2025 at 11:58 AM, Ashley M. Gjovik <ashleymgjovik@protonmail.com> wrote:

I saw your notice of abandonment (Dkt 24) where you have put forward your own analysis of legal claims, their scope, the supposed priority of my concerns (mice vs no ventilation), your view of the subject matter of my complaints, and your view of liability of parties --- including putting forth things I supposedly "allege" including about my legal relationship with specific people (specifically a person/assertion I said is complicated and that kind of statement you made would likely cause me harm).

i see you filed this despite my objections and warnings, without running any draft language by me -- and in my opinion, without needing to include most of those details.

I will be filing an objection to your motion. Regardless of other standing, if you are "abandoning" claims to me, but then in that process taking unnecessary steps that then harm me, my interests, and those claims -- and that harm is directly related to a police report/crime victim status, and you know that -- that gives me direct standing to object.

—
Ashley M. Gjovik
BS, JD, PMP

Sent with [Proton Mail](#) secure email.

EXHIBIT B

25-11496 Ashley Marie Gjovik

Case type: bk **Chapter:** 7 **Asset:** Yes **Vol:** v **Judge:** Christopher J. Panos
Date filed: 07/21/2025 **Date of last filing:** 09/16/2025

Attorneys

Andrew M. Troop

Pillsbury Winthrop Shaw Pittman LLP

31 West 52nd Street

New York, NY 10019

212-858-1000

andrew.troop@pillsburylaw.com

Assigned: 09/11/2025

representing **Apple Inc.**
(Creditor)

PACER Service Center			
Transaction Receipt			
09/17/2025 12:20:35			
PACER Login:	ashleygjovik	Client Code:	
Description:	Attorney List	Search Criteria:	25-11496
Billable Pages:	1	Cost:	0.10

RE: In re Gjovik // Case No. 25-11496 (Bankr. D. Mass.)

From Troop, Andrew M. <andrew.troop@pillsburylaw.com>
To Ashley Gjovik <ashleymgjovik@protonmail.com>, Trechter, Reed C. <reed.trechter@pillsburylaw.com>
CC Mark G. DeGiacomo <mdegiacomo@harrisbeachmurtha.com>, richard.t.king@usdoj.gov,
Ashley M. Gjovik (Legal Matters) <legal@ashleygjovik.com>,
Jimenez, Catherine M. <catherine.jimenez@pillsburylaw.com>
Date Sunday, September 21st, 2025 at 8:40 PM

Ms. Gjovik,

Reed and I work as a team, so you do not need to ask him questions you believe you have already posed to me.

As for your question, I reiterate that it is irrelevant to your motion for an order to show cause filed with respect to Apple, whether Apple is a creditor with respect to the Apple Card.

As to the other point in your prior email about notice, Apple is getting notices in this case, and so if it intends to assert a claim in this case, it is aware of the deadline (as we made clear in Apple's opposition to the motion for an order to show cause). You also have served Goldman Sachs, and apparently you believe that notices to it are being forward to Citibank. I am not your lawyer, so I can't give you advice about the sufficiency of the notice you have provided.

Finally, we will not engage in long email exchanges with you. The Bankruptcy Court has your motion and Apple's response, and next steps will be determined by how it rules.

Regards,

Andrew







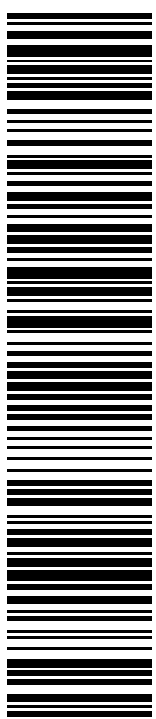

Andrew M. Troop | Partner

Pillsbury Winthrop Shaw Pittman LLP

31 West 52nd Street | New York, NY 10019-6131

t +1.212.858.1660 | f +1.212.973.7435 | m +1.617.710.0902

andrew.troop@pillsburylaw.com | website bio

 UNITED STATES POSTAL SERVICE®		Click-N-Ship®	
			
US POSTAGE \$9.70		9405 5301 0935 5213 9918 40 0096 9001 0009 5014	
			
09/22/2025		Mailed from 02118 412418062183230	
PRIORITY MAIL®			
ASHLEY GJOVIK 18 WORCESTER SQ APT 1 BOSTON MA 02118-2945			
Flat Rate Envelope RDC 03 C067			
			
APPLE INC 10355 N DE ANZA BLVD CUPERTINO CA 95014-2027			
USPS TRACKING #			
			
9405 5301 0935 5213 9918 40			
Case No. 25-11496			
			



Cut on dotted line.

Instructions

1. Please use a laser or laser-quality printer.
2. Adhere shipping label to package with tape or glue - DO NOT TAPE OVER BARCODE. Be sure all edges are secure. Self-adhesive label is recommended.
3. Place label so that it does not wrap around the edge of the package.
4. Each shipping label number is unique and can be used only once - DO NOT PHOTOCOPY.
5. Please use this shipping label on the "ship date" selected when you requested the label.
6. If a mailing receipt is required, present the article and Online e-Label Record at a Post Office for postmark.

9405 5301 0935 5213 9918 40

Print Date: 2025-09-22	PRIORITY MAIL®	\$9.70
Ship Date: 2025-09-22	Extra Services:	\$0.00
	Fees:	<u>\$0.00</u>
	Total:	\$9.70




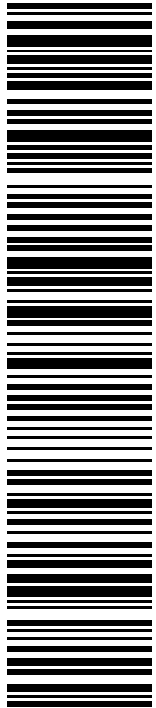

From: **ASHLEY GJOVIK
18 WORCESTER SQ APT 1
BOSTON MA 02118-2945**

To: **APPLE INC
10355 N DE ANZA BLVD
CUPERTINO CA 95014-2027**

* Commercial Pricing PRIORITY MAIL® rates apply. There is no fee for USPS Tracking® service on PRIORITY MAIL® service with use of this electronic rate shipping label. Refunds for unused postage paid labels can be requested online 30 days from the print date.



Thank you for shipping with the United States Postal Service!
Check the status of your shipment on the USPS Tracking® page at usps.com

 Click-N-Ship®	
	usps.com 9410 8301 0935 5006 1960 73 0096 9001 0001 9170 \$13.65 US POSTAGE
09/22/2025	Mailed from 02118 822244754938392
PRIORITY MAIL®	
ASHLEY GJOVIK 18 WORCESTER SQ APT 1 BOSTON MA 02118-2945	
SIGNATURE REQUIRED	
Flat Rate Envelope RDC 03 B001	
	
GOLDMAN SACHS BANK USA LOCKBOX 6112, P.O. BOX 7247 SALT LAKE CITY BRANCH PHILADELPHIA PA 19170-0001	
USPS SIGNATURE TRACKING #	
	
9410 8301 0935 5006 1960 73	
Case No. 25-11496	
	



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2. Adhere shipping label to package with tape or glue - DO NOT TAPE OVER BARCODE. Be sure all edges are secure. Self-adhesive label is recommended.
3. Place label so that it does not wrap around the edge of the package.
4. Each shipping label number is unique and can be used only once - DO NOT PHOTOCOPY.
5. Please use this shipping label on the "ship date" selected when you requested the label.
6. If a mailing receipt is required, present the article and Online e-Label Record at a Post Office for postmark.

9410 8301 0935 5006 1960 73

Print Date: 2025-09-22	PRIORITY MAIL®	\$9.70
Ship Date: 2025-09-22	Extra Services:	\$3.95
	Fees:	<u>\$0.00</u>
	Total:	\$13.65

From: **ASHLEY GJOVIK
18 WORCESTER SQ APT 1
BOSTON MA 02118-2945**

To: **GOLDMAN SACHS BANK USA
LOCKBOX 6112, P.O. BOX 7247
SALT LAKE CITY BRANCH
PHILADELPHIA PA 19170-0001**

* Commercial Pricing PRIORITY MAIL® rates apply. There is no fee for USPS Tracking® service on PRIORITY MAIL® service with use of this electronic rate shipping label. Refunds for unused postage paid labels can be requested online 30 days from the print date.



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EXHIBIT C




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1. Please use a laser or laser-quality printer.
2. Adhere shipping label to package with tape or glue - **DO NOT TAPE OVER BARCODE**. Be sure all edges are secure. Self-adhesive label is recommended.
3. Place label so that it does not wrap around the edge of the package.
4. Each shipping label number is unique and can be used only once - **DO NOT PHOTOCOPY**.
5. Please use this shipping label on the "ship date" selected when you requested the label.
6. If a mailing receipt is required, present the article and Online e-Label Record at a Post Office for postmark.

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Dropbox Fax: +19802337070 - Fax Sent Successfully

From Dropbox Fax <noreply@mail.hellofax.com>

To Ashley Gjovik <ashleymgjovik@protonmail.com>

Date Tuesday, September 16th, 2025 at 7:15 PM



Success! Your fax has been sent.

Your fax has been sent to +19802337070. It included 54 pages.
You can see your fax anytime by clicking View on Dropbox Fax.

[View on Dropbox Fax](#)

Thanks,
The Dropbox Fax team

1800 Owens St, San Francisco, CA 94158

1.85 MB 1 file attached

BANKR_NOA_OBJ_CREDITOR_NOTIFICATION_20250916_BOA.pdf 1.85 MB

EXHIBIT D

UNITED STATES POSTAL SERVICE®		Click-N-Ship®	
P	usps.com \$15.51 US POSTAGE	9410 8301 0935 5006 1326 44 0115 6000 0807 1203	
09/17/2025	U.S. POSTAGE PAID Click-N-Ship®	Mailed from 02118 787850229343048	
PRIORITY MAIL®			
ASHLEY GJOVIK 18 WORCESTER SQ APT 1 BOSTON MA 02118-2945		RDC 03 C017	
SIGNATURE REQUIRED			
JPMORGAN CHASE BANK, N.A. MAIL CODE LA4-7100 700 KANSAS LN MONROE LA 71203-4774			
USPS SIGNATURE TRACKING #			
9410 8301 0935 5006 1326 44			
Attn: Bankruptcy L Case 25-11496			



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Instructions

1. Please use a laser or laser-quality printer.
2. Adhere shipping label to package with tape or glue - DO NOT TAPE OVER BARCODE. Be sure all edges are secure. Self-adhesive label is recommended.
3. Place label so that it does not wrap around the edge of the package.
4. Each shipping label number is unique and can be used only once - DO NOT PHOTOCOPY.
5. Please use this shipping label on the "ship date" selected when you requested the label.
6. If a mailing receipt is required, present the article and Online e-Label Record at a Post Office for postmark.

9410 8301 0935 5006 1326 44

Print Date: 2025-09-17	PRIORITY MAIL®	\$11.56
Ship Date: 2025-09-17	Extra Services:	\$3.95
	Fees:	<u>\$0.00</u>
	Total:	\$15.51

From: **ASHLEY GJOVIK
18 WORCESTER SQ APT 1
BOSTON MA 02118-2945**

To: **JPMORGAN CHASE BANK, N.A.
MAIL CODE LA4-7100
700 KANSAS LN
MONROE LA 71203-4774**

* Commercial Pricing PRIORITY MAIL® rates apply. There is no fee for USPS Tracking® service on PRIORITY MAIL® service with use of this electronic rate shipping label. Refunds for unused postage paid labels can be requested online 30 days from the print date.



UNITED STATES POSTAL SERVICE® Thank you for shipping with the United States Postal Service!
Check the status of your shipment on the USPS Tracking® page at usps.com

Dropbox Fax: +18666990618 - Fax Sent Successfully

From Dropbox Fax <noreply@mail.hellofax.com>

To Ashley Gjovik <ashleymgjovik@protonmail.com>

Date Tuesday, September 16th, 2025 at 4:07 PM



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Your fax has been sent to +18666990618. It included 52 pages.
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The Dropbox Fax team

1800 Owens St, San Francisco, CA 94158

1.82 MB 1 file attached

BANKR_NOA_OBJ_CREDITOR_NOTIFICATION_20250916_CHASE.pdf 1.82 MB

Dropbox Fax: +19726436698 - Fax Sent Successfully

From Dropbox Fax <noreply@mail.hellofax.com>
To Ashley Gjovik <ashleymgjovik@protonmail.com>
Date Wednesday, September 17th, 2025 at 10:57 AM



Success! Your fax has been sent.

Your fax has been sent to +19726436698. It included 55 pages.
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[View on Dropbox Fax](#)

Thanks,
The Dropbox Fax team

1800 Owens St, San Francisco, CA 94158

1.99 MB 1 file attached

BANKR_NOA_OBJ_CREDITOR_NOTIFICATION_20250916_CHASE_-_FULL.pdf 1.99 MB

EXHIBIT E

Bankruptcy Case 25-11496 | Creditor Tremont Dental Care | Objection to Notice of Abandonment

From Ashley Gjovik <ashleymgjovik@protonmail.com>
To Tremont Dental Care <info@tremontdentalcare.com>
Date Tuesday, September 16th, 2025 at 2:51 PM

Hello,

Tremont Dental Care, Inc. is listed as a Creditor in Ch.7 Bankruptcy Case 25-11496 (Ashley Gjovik). It filed a Claim in the case at 2-1.

The Trustee filed a Notice of Abandonment on 9/11/25, that attempts to Abandon legal claims that have the potential to pay the total debt owed to the Creditors in this case. The Trustee's "Notice" includes inaccurate and incomplete information that appears to be an attempt to defraud Creditors from understanding the value of the legal claims at issue. The Trustee also failed to disclose to Creditors that an initial, partial settlement offer was already made to Debtor in this case which she suggested to the Trustee was undervalued but either way could be used to pay the Creditors and signaled those parties are open to discussing a settlement.

I am the pro se Debtor, and I filed an objection to the the Notice of Abandonment on 9/12/25 (posted by pro se clerk 9/15/25) -- requesting that the Court either fully abandon my claims against all parties and all causes of action listed in the petition for this specific matter; or else to force the Trustee to refile his Notice with complete information and a legitimate justification, if he has one; otherwise the Trustee should prosecute these claims and recover funds to pay the Creditors.

However, I am a Debtor and may not be seen to have "standing" to object and request a hearing. Thus I want to ensure the Creditors are aware of these issues and have an opportunity to object. The filings are attached.

If Creditors do not Object, and the Court allows the Abandonment, I do plan to proceed with my full legal claims (what is noted in my petitions and objections; not just what the Trustee disclosed to Creditors in his Notice). I do expect the recovery may be enough to pay my Debts, but its my understanding that I would not be required to pay the Creditors if Abandonment is granted, and in which case the Debt may still be discharged while I am able to concurrently recover a similar or greater amount -- which seems like it would frustrate the entire point of Bankruptcy proceedings.

Please note -- around Aug. 13 2025, the Trustee switched this case 25-11496 to an "asset" case but has not disclosed what he thinks the asset is and the only potential "assets" are litigation or legal claims. Thus far the Trustee has been attempting to Abandon claims and Stay litigation, an in all actions thus far has devalued the claims and caused irreparable harm to the ability to recover in that litigation; while concurrently the Trustee has taken no steps to actually recover funds to pay Creditors.

In addition, I (the Debtor) filed two Motions with the Bankruptcy Court to Compel the Trustee to follow Bankruptcy rules, along with a request for Protective Order requiring Court oversight of the Trustees actions, which are still pending. I also filed a complaint and request for investigation to the OUST regarding ongoing apparent misconduct by this Trustee, which is also still pending.

Respectfully,
-Ashley

—
Ashley M. Gjovik
BS, JD, PMP
(415) 964-6272

2.06 MB 2 files attached

BANKR NOA OBJ CREDITOR NOTIFICATION 20250916 TREMONT DENTAL.pdf 1.86 MB

TREMONT DENTAL CLAIM.pdf 211.97 KB

EXHIBIT F



Ashley M. Gjovik <amgjovik@gmail.com>

Bankruptcy Case 25-11496 | Creditor: US Dept. of Education (including Maximus/Aidvantage)

Ashley M. Gjovik <amgjovik@gmail.com>

Tue, Sep 16, 2025 at 2:41 PM

To: Tatyana.Flig@usdoj.gov, Brendan.Mockler@usdoj.gov, Jakob.Seidler@huschblackwell.com, Colleen.Fox@huschblackwell.com, tom.zavala@huschblackwell.com

Hello,

The Department of Education is listed as a Creditor in Ch.7 Bankruptcy Case 25-11496 (Ashley Gjovik). It appears to be represented as Creditor No. 21011451 along with Aidvantage (on behalf of: Department of Education) as Creditor No. 21021127 and 21011449.

The Trustee filed a Notice of Abandonment on 9/11/25, that attempts to Abandon legal claims that have the potential to pay the total debt owed to the Creditors in this case. The Trustee's "Notice" includes inaccurate and incomplete information that appears to be an attempt to defraud Creditors from understanding the value of the legal claims at issue. The Trustee also failed to disclose to Creditors that an initial, partial settlement offer was already made to Debtor in this case which she suggested to the Trustee was undervalued but either way could be used to pay the Creditors and signaled those parties are open to discussing a settlement.

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Respectfully,
-Ashley

—
Ashley M. Gjovik
BS, JD, PMP
(415) 964-6272



BANKR NOA OBJ CREDITOR NOTIFICATION 20250916 DOE AIDVANTAGE MAXIMUS.pdf
1908K

EXHIBIT G

RE: Ch. 7 Bankruptcy Case No. 25-11496, BMC Account #103493421

From BillingQuestions <BillingQuestions@bmc.org>
To Ashley Gjovik <ashleymgjovik@protonmail.com>
Date Friday, September 19th, 2025 at 8:25 AM

Hello,

The accounts do not show pending financial assistance in our system. I would not worry about it as there are no balances due on any of your accounts. If you receive a letter or anything send me a copy to this e-mail and I will handle it. If you have anything with a contact name/number from someone with Financial Assistance you can send me that and I will reach out to them.

Thank you,

Nan Motes

Vendor Liaison, Revenue Cycle

1600 Crown Colony Drive, Suite 200 | Quincy, MA 02169

(O)617-414-1679



From: Ashley M. Gjovik <ashleymgjovik@protonmail.com>
Sent: Thursday, September 18, 2025 4:09 PM
To: BillingQuestions <BillingQuestions@bmc.org>
Subject: RE: Ch. 7 Bankruptcy Case No. 25-11496, BMC Account #103493421

CAUTION: External email. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Hello,

On my portal I see the "amount due" is \$0, but the account statement said "\$1,534.00" and the Balances tab currently says "Financial Assistance: Under Review. Case #509879 Submitted on 8/17/2025. Your request has been submitted and will be reviewed by our staff to match you with eligible programs. You will be notified of the final decision."

Thanks,

-Ashley

—
Ashley M. Gjøvik

BS, JD, PMP

Sent with [Proton Mail](#) secure email.

On Thursday, September 18th, 2025 at 3:49 PM, BillingQuestions <BillingQuestions@bmc.org> wrote:

Hello,

I replied to the first e-mail stating the balances were adj to zero on 08/13/25.

I just wanted to make sure you are not still receiving any bills from us as all of the accounts have a zero balance.

Thank you,

Nan Motes

Vendor Liaison, Revenue Cycle

1600 Crown Colony Drive, Suite 200 | Quincy, MA 02169

(O)617-414-1679



From: Ashley M. Gjøvik <ashleymgjovik@protonmail.com>

Sent: Wednesday, September 17, 2025 12:59 PM

To: BillingQuestions <BillingQuestions@bmc.org>

Subject: RE: Ch. 7 Bankruptcy Case No. 25-11496, BMC Account #103493421

CAUTION: External email. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Thank you.

Please see attached for Bankruptcy-related legal communications (Debtor's objections to a Trustee's Notice of Abandonment).

If there is a preferred contact (email, fax, mail, etc.) for time sensitive bankruptcy communications to BMC please let me know, otherwise this email (BillingQuestions@bmc.org) is the only contact I've been provided. If BMC would require a paper version of objections from me, I do live across the street from the main campus and can drop something off with someone who can receive and sign for it, or else I can mail a version but it may not reach BMC in time for objections to be filed if BMC wanted to file objections.

Respectfully,
-Ashley

Ashley M. Gjøvik

BS, JD, PMP

Sent with [Proton Mail](#) secure email.

On Thursday, August 14th, 2025 at 7:41 AM, BillingQuestions <BillingQuestions@bmc.org> wrote:

Hello,

The bankruptcy adj were completed on your accounts 08/13/25.

Thank you,

Nan Motes

Vendor Liaison, Revenue Cycle

1600 Crown Colony Drive, Suite 200 | Quincy, MA 02169

(O)617-414-1679

